Case 4:22-cv-02502 Doca has 12-7 Filed on 07/27/22 in TXSD Page 1 of 1

West Vinginia

05/17/22





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letting you know when they've been resolved.

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May 11, 2022

Account ending in: 1541

Cuong Nguyen:

300 to 388, 6518, cor 811, 388, 6518, cor 80, 651 As you requested, we completed a re-evaluation of your credit card dispute for \$23,226.70 - unfortunately, our decision to decline your fraud claim for this transaction(s) hasn't changed. If your claim included other disputed charges, you'll receive a separate letter

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed that the charge on your card either covered an overdraft on your linked deposit account as part of your Balance Connect(TM) for overdraft protection or was a balance transfer that went directly into an account in your name.

What's Next

- Any temporary credits applied to your account will be removed. You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.